

Credit Union Advisory Council

Member Biographies

Chairperson, Sean M. Cahill is President and CEO for TrueSky Credit Union in Oklahoma City, Oklahoma. Cahill has over 20 years in the financial services industry in both banks and credit unions. Prior to joining TrueSky, he served in executive roles at Southwest 66 Credit Union, Carter FCU, Arizona FCU, and US Bank. Cahill has been responsible for strategic planning and retail delivery throughout his entire career, and has established leadership academies across the country. Cahill serves as Chair of the Cornerstone Innovation Committee, Chairman of the Fiserv CUnify Strategic Committee, and President of the Permian Basin Chapter of Credit Unions. He is regularly asked to speak on innovation and strategic planning at national conferences. He is a graduate of Southwest CUNA Management School from TCU, Neely School of Business, where he received the coveted Star of Excellence Award.

Arlene G. Babwah is a Risk Management professional. Her current position is with Coastal Federal Credit Union in Raleigh, North Carolina where she serves as Vice-President of Risk Management. Arlene has worked at Coastal since 2005, where she has held positions in Wealth Management as well as Retail Operations Strategy. Prior to finding her place in the Credit Union movement Arlene worked at Citigroup, Credit Suisse and First Citizens. Her current role allows her to satisfy her passion for Enterprise Risk Management, Compliance, Vendor Management and soon to be Business Continuity. While at Coastal Arlene has obtained the following designations: Credit Union Development Educator (CUDE), Certified Credit Union Enterprise Risk Manager (CUERME).

Teresa Campbell serves as President/CEO of San Diego County Credit Union (SDCCU) with \$8.4 billion in assets. SDCCU offers retail financial products and services and gives back to the communities served with support for over 75 non-profits, free educational seminars, and the BizKid\$ program. Ms. Campbell previously served as the President/CEO of The Golden 1 Credit Union headquartered in Sacramento, California and as the President/CEO at State Employees Credit Union of Maryland. Current board and committee involvement in the industry includes board service for the National Credit Union Foundation and the California Credit Union League, and as a committee member on the California Department of Business Oversight's Credit Union Advisory Committee. Ms. Campbell's educational background includes a BS – Accounting from the University of Maryland at College Park, and a MAS – Financial Management from The Johns Hopkins University.

Rick Durante serves as Vice President, Director of Corporate Social Responsibility & Government Affairs for Franklin Mint Federal Credit Union (FMFCU). He has been with FMFCU since 1997 and has previously held positions as Director of Education and Learning & Development Manager. Rick's current responsibilities include corporate philanthropy, and government affairs. He also serves as Executive Director for FMFCU's CUSO, Credit Union Network for Financial Literacy and the charitable FMFCU Foundation. Rick has many years' experience advocating for financial education and created a financial literacy program at

FMFCU which included student-operated branches and on-site financial education that has reached thousands of children and adults. He led the creation of and the national expansion of The Berenstain Bears Financial Literacy Program and Bear Country Credit Union, an interactive children's exhibit.

Rick is also credited for creating the concept for the original children's book *The Berenstain Bears Visit the Credit Union* by Mike Berenstain. He has been recognized for his financial literacy efforts by the National Youth Involvement Board and the Pennsylvania Credit Union Association. He also serves as Treasurer of the Delaware County Literacy Council and volunteers his time with several other community organizations. Rick's education includes a B.S. in Education from Temple University and a Master's Certificate in Instructional Design from Penn State.

Doe Gregersen serves as the Vice President and General Counsel at Landmark Credit Union, Wisconsin's largest credit union at \$4.2B in assets. Gregersen joined Landmark in 2010 as its first in-house attorney where she established and continues growing the Legal & Compliance department, comprised of legal, compliance, and BSA teams. Prior to joining Landmark, Gregersen worked at an employment-based immigration law firm and completed an internship at the JAMS Alternative Dispute Resolution Center in Rome, Italy. She currently is a member of the Board for the Wisconsin Chapter of the Association of Corporate Counsel and a Chairperson of the Board of the Difference Principle, a nonprofit organization providing services to social justice nonprofit organizations. Gregersen is a graduate of Marquette University Law School and while at Landmark has obtained the following designations: Credit Union Compliance Expert (CUCE); Bank Secrecy Act Compliance Specialist (BSACS); Project Management Professional (PMP).

Brian Holst joined Elevations Credit Union (ECU) as General Counsel in 2017, after representing ECU as outside counsel for almost three decades. As General Counsel for ECU, Brian leads the credit union's legal and compliance teams, and oversees credit union litigation matters, compliance and regulation, loan enforcement/debt collection matters, consumer and credit reporting matters, and participates in many of the credit union's projects and initiatives related to consumer education, consumer protection and increasing the credit union's reach to the underserved. Brian also provides ongoing education to ECU staff, as well as other Colorado credit unions, on many areas of the law and credit union operations. Prior to joining ECU, Brian was a managing partner at Holst, Boettcher & Tehrani LLP, and was engaged in the private practice of law in Colorado for more than 30 years. Brian's legal practice has focused on credit union representation, advising and representing many credit unions in Colorado and around the country in matters pertaining to policy, governance, regulation, compliance, contractual matters, personnel and employment matters, real estate matters, mergers and acquisitions, loan

enforcement/debt collection matters, litigation and arbitration. Brian holds a law degree from Washburn Law School and a bachelor's degree in accounting from Colorado State University. He also serves on the CUNA Consumer Protection Subcommittee and the NASCUS Legislative and Regulatory Affairs Committee.

Racardo McLaughlin, CMB, is Vice President of Mortgage Originations and Operations at TwinStar Credit Union, headquartered in Lacey, Washington. McLaughlin is a veteran of the mortgage industry having worked with Alaska USA Credit Union as an AVP and most of his professional career at Columbia Bank in Tacoma, Washington where he served as Senior Vice President of Mortgage Banking. Racardo is a past Board President of the Washington Association of Mortgage Lenders and the Puget Sound Mortgage Lenders Association. He served as a Distinguished Panel Member for Freddie Mac's National Customer Conference. McLaughlin is a Member of the National Society of Certified Mortgage Bankers and is designated as a Master Certified Mortgage Banker. He is a Past Board Member and Board President for the Tacoma Urban League and the Tacoma Actors Guild, respectively. Racardo has a BA in Economics and Finance from the University of Puget Sound in Tacoma. He is currently a candidate at the WCMS CUNA Management School.

Rick Schmidt has been the President and CEO of WestStar Credit Union in Las Vegas, Nevada since 2010. WestStar Credit Union serves 22,000 members in the state of Nevada and currently has \$170M in assets. Prior to joining WestStar, Mr. Schmidt held various positions at Xerox Federal Credit Union, including Chief Operating Officer. He has over 30 years of experience in the financial services industry, including 24 years with credit unions. Mr. Schmidt is presently serving on the Nevada Credit Union Board of Directors, currently filling the Chairman's role. He has also participated on the CUNA Payments Subcommittee, the NAFCU Lending Advisory Panel and the CUES Southern California Regional Council. Prior to working in the financial services industry, Mr. Schmidt served in the United States Navy.